Cycle Date: March-2009 Run Date: 06/11/2009 Interval: Annual

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 Count of CU :
 135

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Charter-Region-SE-District: N/A - N/A - N/A - N/A Parameters:

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

		Summary Financial Info	ormation						
Return to cover		For Charter :	N/A						
06/11/2009		Count of CU:	135						
CU Name: N/A		Asset Range :	N/A						
			-	ation * Peer Group: All	* State = 'I	MO' * Type Included: Fe	derally In	sured State Credit Unio	n
Peer Group: N/A		Criteria :	` '						ı
	Count	t of CU in Peer Group :	N/A						
			2/ 21		24.21		a. a.		a. a.
400570	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
ASSETS:	Amount 524 446 242	Amount 622,677,107	10.5	Amount 502 207 752	4.7	Amount	45.0	Amount	24.0
Cash & Equivalents TOTAL INVESTMENTS	521,116,343 1,315,731,422	1,226,130,634	19.5 -6.8	593,307,753 1,326,280,870	-4.7 8.2	683,201,390 1,485,628,110	15.2 12.0	921,776,891 1,874,512,481	34.9 26.2
Loans Held for Sale	3,947,941	3,581,227	-0.o -9.3	3,618,512	1.0	5,592,861	54.6	9,722,419	
Loans neid for Sale	3,947,941	3,301,221	-9.3	3,010,312	1.0	3,392,001	34.0	9,722,419	73.0
Real Estate Loans	2,260,943,166	2,372,486,782	4.9	2,511,953,768	5.9	2,787,210,661	11.0	2,811,873,489	0.9
Unsecured Loans	521,040,386	518,605,652	-0.5	557,464,027	7.5	553,626,912	-0.7	531,719,280	-4.0
Other Loans	2,743,326,460	2,667,820,765	-2.8	2,589,874,586	-2.9	2,622,066,751	1.2	2,664,010,044	1.6
TOTAL LOANS	5,525,310,012	5,558,913,199	0.6	5,659,292,381	1.8	5,962,904,324	5.4	6,007,602,813	0.7
(Allowance for Loan & Lease Losses)	(44,145,370)	(42,351,210)	-4.1	(44,566,862)	5.2	(53,690,697)	20.5	(56,020,083)	4.3
Land And Building	173,299,567	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7	220,441,448	
Other Fixed Assets	38,985,765	43,221,572	10.9	44,169,602	2.2	43,828,783	-0.8	42,606,500	
NCUSIF Deposit	60,159,074	59,119,088	-1.7	60,768,301	2.8	53,167,921	-12.5	23,341,179	
All Other Assets	117,766,794	139,156,110	18.2	119,155,438	-14.4	128,336,206	7.7	125,710,176	
TOTAL ASSETS	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,528,256,626	7.1	9,169,693,824	7.5
LIABILITIES & CAPITAL:									
Dividends Payable	16,746,460	17,930,343	7.1	20,336,983	13.4	17,314,670	-14.9	14,093,661	-18.6
Notes & Interest Payable	302,811,209	327,145,844	8.0	352,161,806	7.6	355,470,411	0.9	537,618,441	51.2
Accounts Payable & Other Liabilities	57,804,809	70,339,420	21.7	67,335,402	-4.3	69,271,295	2.9	93,324,837	34.7
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	377,362,478	415,415,607	10.1	439,834,191	5.9	442,056,376	0.5	645,036,939	45.9
Share Drafts	870,382,546	899,949,083	3.4	872,186,747	-3.1	951,078,984	9.0	1,043,441,266	9.7
Regular shares	2,180,651,155	1,903,623,952	-12.7	1,747,444,277	-8.2	1,831,781,780	4.8	1,996,676,810	
All Other Shares & Deposits	3,416,961,666	3,664,227,852	7.2	3,985,967,047	8.8	4,372,025,982	9.7	4,595,078,161	5.1
TOTAL SHARES & DEPOSITS	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3	7,635,196,237	6.7
Regular Reserve	229,744,086	239,307,275	4.2	246,502,104	3.0	247,527,389	0.4	247,178,735	-0.1
Other Reserves	234,638,718	229,698,160	-2.1	242,288,439	5.5	246,252,615	1.6	239,808,410	-2.6
Undivided Earnings	402,430,899	439,143,445	9.1	429,506,719	-2.2	437,533,500	1.9	402,473,503	
TOTAL EQUITY	866,813,703	908,148,880	4.8	918,297,262	1.1	931,313,504	1.4	889,460,648	
TOTAL LIABILITIES, SHARES, & EQUITY	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,528,256,626	7.1	9,169,693,824	7.5
INCOME & EXPENSE									
Loan Income*	330,392,748	358,625,658	8.5	383,793,822	7.0	393,733,340	2.6	97,712,007	-0.7
Investment Income*	61,766,700	73,842,760	19.6	86,246,010	16.8	70,923,924	-17.8	14,220,683	
Other Income*	128,191,219	132,418,297	3.3	137,556,678	3.9	146,631,178	6.6	36,268,484	-1.1
Salaries & Benefits*	140,034,742	142,454,947	1.7	153,890,353	8.0	162,332,591	5.5	41,480,834	2.2
Total Other Operating Expenses*	156,612,942	160,609,540 1,688,349	2.6 44.1	171,062,772 2,458,517	6.5 45.6	178,826,175	4.5 -158.5	43,503,233	
Non-operating Income & (Expense)* Provision for Loan/Lease Losses*	1,171,458 33,216,359	31,923,940	-3.9	40,655,506	45.6 27.4	-1,439,002 57,722,499	42.0	-4,118,301 17,706,140	_
Cost of Funds*	143,110,910	183,386,313	28.1	220,641,644	20.3	195,136,398	-11.6	41,705,166	
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION	143,110,910	103,300,313	20.1	220,041,044	20.3	190,100,398	-11.0	41,700,100	-14.5
EXPENSE*	N/A	N/A		N/A		N/A		-312,500	
NCUSIF Stabilization Expense*	N/A	N/A		N/A		N/A		41,826,262	
Net Income (Loss)*	48,547,172	48,200,324	-0.7	23,804,752	-50.6	15,831,777	-33.5	-42,138,762	
TOTAL CU's	153	147	-3.9	139	-5.4	136	-2.2	135	
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
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								1. Summary	Financial

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B. C.			Analysis						
Return to cover		For Charter :							
06/11/2009		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer G	roup: All * State = 'MO' * Ty	pe Included: I	Federally Insure	d State Credit Union (FIS	SCU) *	
100 0.00p. 107.	Cou	nt of CU in Peer Group :		ioup://iii otato = iiio iy		ber-2008	Clare Ground Grinon (i il		h-2009
	December-2005	December-2006	December-2007	December-2008	PEER Avg	Percentile**	March-2009	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.36	11.70	11.58	11.01	N/A	N/A	9.78	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets									
Election (if used)	11.36		11.58	11.01	N/A	N/A	9.83	N/A	N/A
Total Delinquent Loans / Net Worth	6.10			6.83	N/A	N/A	6.95	N/A	N/A
Solvency Evaluation (Estimated)	113.40	114.04	113.90	113.02	N/A	N/A	111.65	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.04	4.64	4.83	5.72	N/A	N/A	6.25	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.97	0.84		1.08	N/A	N/A	1.04	N/A	N/A
* Net Charge-Offs / Average Loans	0.58			0.81	N/A	N/A	1.01	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.20			100.76	N/A	N/A	80.88		N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.72			0.73	N/A	N/A	0.70		N/A
Delinquent Loans / Assets	0.69	0.60	0.61	0.75	N/A	N/A	0.68	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets	0.64	0.62	0.30	0.19	N/A	N/A	-1.90	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization									
Expense	N/A	N/A		N/A	N/A	N/A	-0.01	N/A	N/A
* Gross Income/Average Assets	6.82			7.41	N/A	N/A	6.70		N/A
* Yield on Average Loans	6.22	6.47		6.78	N/A	N/A	6.53		N/A
* Yield on Average Investments	3.24	4.19		3.63	N/A	N/A	2.38		N/A
* Fee & Other Op.Income / Avg. Assets	1.68			1.78	N/A	N/A	1.64	N/A	N/A
* Cost of Funds / Avg. Assets	1.88			2.37	N/A	N/A	1.89		N/A
* Net Margin / Avg. Assets	4.95			5.05	N/A	N/A	4.81	N/A	N/A
* Operating Exp./ Avg. Assets	3.89			4.14	N/A	N/A	5.73		N/A
* Provision For Loan & Lease Losses / Average Assets	0.44	0.41		0.70	N/A	N/A	0.80		N/A
* Net Interest Margin/Avg. Assets	3.27	3.21		3.27	N/A	N/A	3.17	N/A	N/A
Operating Exp./Gross Income	57.01	53.65	53.48	55.81	N/A	N/A	85.57	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total	2.83	2.99	3.20	3.44	N/A	N/A	3.25	N/A	N/A
Assets \1 * Net Operating Exp. /Avg. Assets	2.65			2.94	N/A N/A	N/A	4.69		N/A
ASSET / LIABILITY MANAGEMENT	2.00	2.07	2.91	2.94	IN/A	IN/A	4.09	IN/A	IN/A
	21.54	23.81	27.18	29.36	N/A	N/A	28.09	N/A	N/A
Net Long-Term Assets / Total Assets	32.21	28.02	_	24.39	N/A	N/A	24.43	N/A	N/A
Reg. Shares / Total Shares & Borrowings Total Loans / Total Shares	85.43			83.34	N/A	N/A	78.68		N/A
Total Loans / Total Shares Total Loans / Total Assets	71.64	71.35		69.92	N/A N/A	N/A	65.52	N/A	N/A
Cash + Short-Term Investments / Assets	14.06			13.71	N/A N/A	N/A	18.32	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.00			93.47	N/A	N/A	93.83		N/A
Reg Shares + Share Drafts / Total Shares & Borrs	45.07	41.26		37.05	N/A	N/A	37.20	N/A	N/A
Borrowings / Total Shares & Net Worth	4.10			4.39	N/A	N/A	6.30		N/A
PRODUCTIVITY	7.10	7.70	4.00	7.00	13/73	14/73	0.30	11//	13/73
Members / Potential Members	7.40	5.26	4.68	4.45	N/A	N/A	4.44	N/A	N/A
Borrowers / Members	51.09			47.62	N/A	N/A	47.26		N/A
Members / Full-Time Employees	401.79			378.54	N/A	N/A	379.42		N/A
Avg. Shares Per Member	\$5,396			\$5,930	N/A	N/A	\$6,278	N/A	N/A
Avg. Loan Balance	\$9,022	\$9,369		\$10,378	N/A	N/A	\$10.451	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$46,936	\$45,769		\$50,928	N/A	N/A	\$51,762	N/A	N/A
OTHER RATIOS	ψ+0,550	ψ+3,703	Ψ+3,072	ψ50,520	13/73	14/73	ψ51,702	14/74	13/73
* Net Worth Growth	5.42	4.11	1.09	1.83	N/A	N/A	-18.00	N/A	N/A
* Market (Share) Growth	0.83	0.00	0.10	8.32	N/A		00.05	21/2	N/A
* Loan Growth	8.38			5.36	N/A				N/A
* Asset Growth	2.27			7.09	N/A				N/A
* Investment Growth	-14.70			12.93	N/A				N/A
* Membership Growth	1.46			2.21	N/A				N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem			0.21	£.£1	14/7	13/74	5.15	14/7	14/7
**Percentile Rankings and Peer Average Ratios are produced once a qua			ent corrections to data after	this date are not reflected in	the Percentile	Rank or the Poo	r Average Ratios until the	next cycle	
r crosmine mannings and reer Average manus are produced once a que	inci anter trie data collecti	on is complete. Subseque	on conculons to data diter	tino date are not renected in	uio i ciocillile	TAIN OF THE FEE	Triciage Italios until the	IOAL GYGIC.	
Percentile Penkings show where the small trains steads is a fall to the	noore in leaveneer of a set	ormana. To assist at the	percentile replices all tor-	for all aradit unions in a second	aroup con a	nand in ander	1		
Percentile Rankings show where the credit union stands in relation to its from highest (100) to lowest (0) value. The percentile ranking assigned to							1		
or bad performance. However, when reviewed in relation to other available									
1/ For periods before 2004, the Fixed Assets & Foreclosed and Reposse	ssed assets did not includ	le repossessed vehicles.							
									2. Ratios

					,
		Supplemental	Ratio Analysis		
Return to cover		For Charter :			
06/11/2009		Count of CU :			
CU Name: N/A		Asset Range :	N/A		
			Region: Nation * Peer G		Type Included:
Peer Group: N/A		Criteria :	Federally Insured State	Credit Union (FISCU) *	
	Cou	Int of CU in Peer Group :	N/A		
	December-2005	December-2006	December-2007	December-2008	March-2009
OTHER DELINQUENCY RATIOS	December-2005	December-2000	December-2007	December-2006	IVIAI CII-2009
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.24	1.13	1.40	1.86	1.89
All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	1.32	1.32	1.38	1.23
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	0.00		0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	1.17		1.35	1.16
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	7.47	4.66	1.68	1.04
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.00	0.58		2.25	3.66
Business Loans Delinguent > 2 Mo / Total Business Loans Less Unfund Comm	0.00	0.02	0.19	0.61	1.35
REAL ESTATE LOAN DELINQUENCY		****	*****		
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and					
Hybrid/Balloon > 5 years	0.19	0.13	0.23	0.46	0.51
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg					0.70
Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon	0.11	0.09	0.03	0.84	0.72
Loans	0.39	0.27	0.44	0.91	1.13
Loans	0.55	0.21	0.44	0.91	1.13
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.21	0.39	0.33	0.37	0.60
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt					
First Mtg Loans	N/A	N/A	0.00	1.17	0.36
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	N/A	16.94	16.80
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported	NI/A	NI/A	NI/A	0.00	0.00
as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	N/A	N/A	N/A	0.00	9.02
	0.90	1.03	1.30	2.07	2.23
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS	0.23	0.22	0.27	0.67	0.74
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	38.14	28.52	19.46	22.40	13.68
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.48	1.85		3.05	4.19
* Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	0.77	0.95	1.15	1.36
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.05	0.06	0.09	0.14	0.25
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	0.02	0.02	0.05	0.07
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	0.15		0.31	0.62
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and			7.=.		****
Payment Option First Mortgage Loans	N/A	N/A	N/A	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	0.77	1.05	1.27	1.40
* Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	2.05	3.13	1.49	1.38
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.00	0.01	0.41	1.09
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	16.67	19.08	18.32	18.24	18.85
Participation Loans Outstanding / Total Loans	1.76	1.32	0.97	1.19	1.57
Participation Loans Purchased YTD / Total Loans Granted YTD	0.90	0.34	0.78	1.64	3.18
* Participation Loans Sold YTD / Total Assets	0.18	0.01	0.06	0.05	0.04
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.43	0.47	0.92	1.47	1.47
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.33	0.23	0.01	0.06	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.83	17.37	18.71	19.96	19.06
Total Fixed Rate Real Estate / Total Loans	22.09	24.35	26.33	28.54	29.10
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	16.68			25.82	
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	36.37	32.19		23.89	58.97
Interest Only & Payment Option First Mortgages / Total Assets	N/A	N/A		0.45	0.39
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	3.06	4.08	3.94
MISCELLANEOUS RATIOS Mortrage Servicing Pights / Not Worth	0.04	0.00	0.00	0.00	0.00
Mortgage Servicing Rights / Net Worth	0.34	0.33		0.26	0.30
Unused Commitments / Cash & ST Investments	155.25	140.54	127.21	119.03	95.44
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)		l .			
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell					
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					3. SuppRatios
		l .	I		J. Suppratios

		Asse	ts						
Return to cover		For Charter :	N/A						
06/11/2009		Count of CU :	135						
CU Name: N/A		Asset Range :	N/A						
					_				
Peer Group: N/A				ion * Peer Group: All *	State = 'MO	* Type Included: Fed	erally Insur	ed State Credit Union (FISCU) *
	Cour	nt of CU in Peer Group :	N/A						
	December 2005	December 2006	% Chg	December 2007	% Chg	December 2000	0/ Cha	March 2000	0/ Ch
ASSETS	December-2005	December-2006	% City	December-2007	% Crig	December-2008	% Cng	March-2009	% Ch
CASH:									+
Cash On Hand	81,790,326	80,037,385	-2.1	84,465,543	5.5	96,515,691	14.3	93,222,445	-3.
Cash On Deposit	417,596,007	464,904,025		425,088,069	-8.6	558,703,580	31.4	731,858,306	
Cash Equivalents	21,730,010	77,735,697	257.7	83,754,141	7.7	27,982,119	-66.6	96,696,140	_
TOTAL CASH & EQUIVALENTS	521,116,343	622,677,107	19.5	593,307,753	-4.7	683,201,390	15.2	921,776,891	
TOTAL GAGITA EQUIVALENTO	021,110,040	022,077,107	10.0	000,001,100	-1.7	000,201,000	10.2	021,770,001	01.
INVESTMENTS:									+
Trading Securities	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	14,405,211	0.0
Available for Sale Securities	617,095,434	488,725,030		493,696,819	1.0	682,462,804	38.2	787,835,398	+
Held-to-Maturity Securities	145,198,910	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1	160,264,908	
Deposits in Commercial Banks, S&Ls, Savings Banks	161,510,999	118,567,979		137,952,560	16.3	261,247,838	89.4	315,640,679	
•									
Loans to, Deposits in, and Investments in Natural Person Credit Unions \2	7,442,852	14,066,046		12,597,871	-10.4	18,476,946	46.7	19,594,419	_
Total MCSD and PIC in Corporate CUs	43,463,101	43,598,539		41,504,765	-4.8	41,373,154	-0.3	36,709,713	
All Other Investments in Corporate Cus	308,779,040	385,486,790		481,078,422	24.8	364,931,887	-24.1	436,317,086	
All Other Investments \2	32,241,086	48,669,228	51.0	36,007,241	-26.0	46,930,083	30.3	103,745,067	
TOTAL INVESTMENTS	1,315,731,422	1,226,130,634	-6.8	1,326,280,870	8.2	1,485,628,110	12.0	1,874,512,481	26.2
LOANS HELD FOR SALE	3,947,941	3,581,227	-9.3	3,618,512	1.0	5,592,861	54.6	9,722,419	73.8
									
LOANS AND LEASES:	200 200 240	040 400 004	4.0	0.47.040.704	0.0	054 000 040	4.4	202 202 202	
Unsecured Credit Card Loans	323,366,342	319,483,931	-1.2	347,910,794	8.9	351,632,318	1.1	339,836,908	
All Other Unsecured Loans/Lines of Credit	197,674,044	199,121,721	0.7 -5.4	209,553,233 947,415,366	5.2	201,994,594	-3.6 -7.1	191,882,372	_
New Vehicle Loans Used Vehicle Loans	1,110,624,447	1,050,104,389	-0.2		-9.8 1.4	879,698,531	4.8	910,261,547 1,517,316,291	
1st Mortgage Real Estate Loans/Lines of Credit	1,383,667,915 1,452,581,276	1,380,293,206 1,547,226,875		1,399,738,421 1,640,608,353	6.0	1,467,468,892 1,865,240,728	13.7	1,898,870,082	
Other Real Estate Loans/Lines of Credit	808,361,890	825,259,907	2.1	871,345,415	5.6	921,969,933	5.8	913,003,407	
Leases Receivable	357,079	17,252	-95.2	071,343,413		921,909,933	N/A	913,003,407	N/A
Total All Other Loans/Lines of Credit	248,677,019	237,405,918		242,720,799	2.2	274,899,328	13.3	236,432,206	
TOTAL LOANS	5,525,310,012	5,558,913,199	0.6	5,659,292,381	1.8	5,962,904,324	5.4	6,007,602,813	+
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(44,145,370)	(42,351,210)		(44,566,862)	5.2	(53,690,697)	20.5	(56,020,083)	+
Foreclosed Real Estate	N/A	3,783,230		4,813,918	27.2	8,668,380	80.1	10,366,879	
Repossessed Autos	N/A	4,611,477		3,629,304	-21.3	3,407,226	-6.1	2,921,521	
Foreclosed and Repossessed Other Assets	N/A	515,122		485,943	-5.7	467,912	-3.7	389,898	+
TOTAL FORECLOSED and REPOSSESSED ASSETS \1	5,750,298	8,909,829		8,929,165	0.2	12,543,518	40.5	13,678,298	_
Land and Building	173,299,567	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7	220,441,448	_
Other Fixed Assets	38,985,765	43,221,572	10.9	44,169,602	2.2	43,828,783	-0.8	42,606,500	
NCUA Share Insurance Capitalization Deposit	60,159,074	59,119,088	-1.7	60,768,301	2.8	53,167,921	-12.5	23,341,179	
·									
Identifiable Intangible Assets	N/A	N/A		N/A		N/A		5,305	
Goodwill	N/A	N/A		N/A		N/A		482,676	
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		N/A		487,981	
Accrued Interest on Loans	N/A	20,381,901		20,961,038	2.8	22,512,501	7.4	21,389,289	
Accrued Interest on Investments	N/A	10,897,023		14,470,838	32.8	10,051,080	-30.5	9,835,719	
All Other Assets	N/A	98,967,357		74,794,397	-24.4	83,229,107	11.3	80,318,889	
TOTAL OTHER ASSETS	112,016,496	130,246,281	16.3	110,226,273	-15.4	115,792,688	5.0	111,543,897	-3.
TOTAL ASSETS	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,528,256,626	7.1	9,169,693,824	
TOTAL CU's	153	147		139	-5.4	136		135	-0.
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVEST	MENTS IN NATURAL PER	RSON CUs INCLUDED IN	ALL OTHER	INVESTMENTS PRIOF	R TO JUNE 2	006 FOR SHORT FOR	M FILERS		1
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									1
									4. Asset

		Liabilities, Shares &	Equity				1		
Return to cover		For Charter :							
06/11/2009		Count of CU :							
CU Name: N/A		Asset Range :							
CO Name. N/A		Asset Range .	IN/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All *	State = 'M	O' * Type Included: Fed	lerally Insur	ed State Credit Union (FISCU) *
·	Cour	nt of CU in Peer Group :	N/A	·		•		,	
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against									
Lines of Credit	301,311,209	327,145,844		352,161,806	7.6	355,470,411	0.9	537,618,441	51.2
Borrowing Repurchase Transactions	1,500,000	0		0	N/A	0		0	
Subordinated Debt	0	0		0	N/A	0		0	
Accrued Dividends and Interest Payable	16,746,460	17,930,343		20,336,983	13.4	17,314,670	+	14,093,661	-18.6
Accounts Payable & Other Liabilities	57,804,809	70,339,420	-	67,335,402	-4.3	69,271,295	+	93,324,837	34.7
TOTAL LIABILITIES	377,362,478	415,415,607	10.1	439,834,191	5.9	442,056,376	0.5	645,036,939	45.9
SHARES AND DEPOSITS									
Share Drafts	870,382,546	899,949,083		872,186,747	-3.1	951,078,984		1,043,441,266	
Regular Shares	2,180,651,155	1,903,623,952		1,747,444,277	-8.2	1,831,781,780	+	1,996,676,810	
Money Market Shares	1,010,287,642	1,034,080,169		1,168,449,987	13.0	1,440,319,760	23.3	1,556,230,444	
Share Certificates	1,698,524,893	1,901,449,683	-	2,063,219,189	8.5	2,092,731,104	1.4	2,143,033,934	2.4
IRA/KEOGH Accounts	677,090,205	700,258,736	-	732,595,149	4.6	817,934,370		869,822,602	
All Other Shares /1	21,757,008	21,977,948		15,373,567	-30.1	17,220,285		22,672,890	+
Non-Member Deposits	9,301,918	6,461,316		6,329,155	-2.0	3,820,463		3,318,291	-13.1
TOTAL SHARES AND DEPOSITS	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3	7,635,196,237	6.7
FOURTY									
EQUITY:	100 100 000	400 440 445	0.4	100 500 710	0.0	407 500 500	4.0	110 000 010	
Undivided Earnings	402,430,899	439,143,445		429,506,719	-2.2	437,533,500		413,623,242	
Regular Reserves	229,744,086	239,307,275		246,502,104	3.0	247,527,389		247,178,735	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	,,	0 40 000 500	N/A	054,000,500		0	, , .
Other Reserves	244,098,513	233,825,685		246,206,530	5.3	254,003,590	3.2	247,152,977	-2.7
Equity Acquired in Merger	N/A	N/A		N/A		N/A		4,046	
Miscellaneous Equity	1,314,850	1,314,554		1,213,887	-7.7	1,189,668		1,189,859	
Accumulated Unrealized G/L on AFS Securities	-10,780,731	-5,441,076	-	1,444,711	126.6	4,959,315		5,444,526	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	,,,	0	N/A	0		0	
Other Comprehensive Income	6,086	-1,003		-6,576,689		-13,899,958		-13,982,998	
Net Income	0	000.440.000	N/A	040.007.000	N/A	0		-11,149,739	
EQUITY TOTAL	866,813,703	908,148,880	4.8	918,297,262	1.1	931,313,504	1.4	889,460,648	-4.5
TOTAL SHARES & EQUITY	7,334,809,070	7,375,949,767	0.6	7,523,895,333	2.0	8,086,200,250	7.5	8,524,656,885	5.4
TOTAL SHARES & EQUITY	7,334,609,070	7,373,949,767	0.0	7,523,695,333	2.0	0,000,200,230	7.5	0,324,030,003	5.4
TOTAL LIABILITIES. SHARES. & EQUITY	7,712,171,548	7.791.365.374	1.0	7,963,729,524	2.2	8,528,256,626	7.1	9,169,693,824	7.5
TOTAL LIABILITIES, SHARES, & EQUIT	7,712,171,040	1,191,303,314	1.0	1,903,129,324	2.2	0,320,230,020	7.1	9,109,093,024	7.5
NCUA INSURED SAVINGS (up to \$100,000; \$250,000 for IRAs):									
Uninsured Shares	629,386,103	506,626,332	-19.5	586,043,079	15.7	773,877,636	32.1	819,063,071	5.8
Uninsured Non-Member Deposits	1,900,584	1,271,267	-	1,010,281	-20.5	619,392		169,154	1
Total Uninsured Shares & Deposits	631,286,687	507,897,599		587,053,360	15.6	774,497,028		819,232,225	
Insured Shares & Deposits	5,836,708,680	5,959,903,288		6,018,544,711	1.0	6,380,389,718		6,815,964,012	
TOTAL NET WORTH	876,273,498	912,276,405	1	922,215,353	1.1	939,064,479		896,805,215	1
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEC	OGHs. AND NONMEMBER	R SHARES FOR SHORT	FORM FII	ERS					
	2								
								5. Liah	ShEquity
								J. Liuk	qu.ty

		Income Statem	ont						
Return to cover	+	For Charter :							
06/11/2009	+		-						
	+	Count of CU :							
CU Name: N/A	+	Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Na	tion * Peer Group: All * S	State = 'MO'	* Type Included: Feder	rally Insur	ed State Credit Union (FI	SCU) *
	Cour	t of CU in Peer Group :				.,,,	,	(,
	1								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Cha	March-2009	% Cho
* INCOME AND EXPENSE			,, cg		u.g		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
INTEREST INCOME:									
Interest on Loans	330,661,087	358,947,991	8.6	384,705,991	7.2	394,815,944	2.6	97,932,795	-0.8
Less Interest Refund	(268,339)	(322,333)		(912,169)	183.0	(1,082,604)		(220,788)	-18.4
Income from Investments	61,767,343	73,840,442		85,153,431	15.3	74,306,854		14,247,552	-23.3
Income from Trading	-643	2,318		1,092,579		-3,382,930	-	-26,869	96.8
TOTAL INTEREST INCOME	392,159,448	432,468,418		470,039,832	8.7	464,657,264	-1.1	111,932,690	-3.6
INTEREST EXPENSE:	002,100,110	102, 100, 110	10.0	170,000,002	0.7	10 1,007 ,20 1		111,002,000	0.0
Dividends	107,050,063	128,914,852	20.4	156,611,950	21.5	132,465,343	-15.4	27,232,192	-17.8
Interest on Deposits	21,829,528	37,110,450		48,959,120	31.9	43,823,021	-10.5	10,172,073	-7.2
Interest on Borrowed Money	14,231,319	17,361,011		15,070,574	-13.2	18,848,034	25.1	4,300,901	-8.7
TOTAL INTEREST EXPENSE	143,110,910	183,386,313		220,641,644	20.3	195,136,398	-11.6	41,705,166	-14.5
PROVISION FOR LOAN & LEASE LOSSES	33,216,359	31,923,940	1	40,655,506	27.4	57,722,499		17,706,140	22.7
NET INTEREST INCOME AFTER PLL	215,832,179	217,158,165	1	208,742,682	-3.9	211,798,367	1.5	52,521,384	-0.8
NON-INTEREST INCOME:	215,832,179	217,158,165	0.6	208,742,082	-3.9	211,798,307	1.5	52,521,384	-0.8
	04 002 070	05 000 407	1.0	0F 070 407	0.4	00.000.004	2.2	22 000 020	7.4
Fee Income	94,902,976	95,869,437		95,973,437	0.1	99,008,601	3.2	22,996,629	-7.1
Other Operating Income	33,288,243	36,548,860		41,583,241	13.8	47,622,577	14.5	13,271,855	11.5
Gain (Loss) on Investments	-627,913	-466,367		-236,385	49.3	3,290,344		-3,665,609	-545.6
Gain (Loss) on Disposition of Assets	87,437	1,573,796		1,414,813	-10.1	965,620	-31.7	110,217	-54.3
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		N/A		0	
Other Non-Oper INC/EXP	1,711,934	580,920		1,280,089	120.4	-5,694,966		-562,909	60.5
TOTAL NON-INTEREST INCOME	129,362,677	134,106,646	3.7	140,015,195	4.4	145,192,176	3.7	32,150,183	-11.4
NON-INTEREST EXPENSE				.==.					
Total Employee Compensation & Benefits	140,034,742	142,454,947		153,890,353	8.0	162,332,591	5.5	41,480,834	2.2
Travel, Conference Expense	4,013,137	3,542,779		3,665,296	3.5	3,588,566	-2.1	659,748	-26.5
Office Occupancy	18,420,213	19,779,783		22,324,359	12.9	25,193,829		6,565,662	4.2
Office Operation Expense	63,064,326	64,839,114		67,559,379	4.2	70,997,232		17,366,740	-2.2
Educational and Promotion	12,703,641	14,216,485		16,109,592	13.3	17,034,497	5.7	3,971,825	-6.7
Loan Servicing Expense	21,377,269	19,988,956		22,608,515	13.1	20,978,853	-7.2	5,526,531	5.4
Professional, Outside Service	23,642,816	23,775,131		23,032,169	-3.1	22,540,787	-2.1	5,756,046	2.1
Member Insurance	1,374,688	1,685,560		1,622,142	-3.8	3,531,872		476,951	-46.0
Operating Fees	1,323,460	1,421,518		1,389,098	-2.3	1,388,172		424,874	22.4
Misc Operating Expense	10,693,392	11,360,214		12,752,222	12.3	13,572,367	6.4	2,754,856	-18.8
TOTAL NON-INTEREST EXPENSE	296,647,684	303,064,487	2.2	324,953,125	7.2	341,158,766	5.0	84,984,067	-0.4
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		N/A		-312,500	
NCUSIF Stabilization Expense	N/A	N/A		N/A		N/A		41,826,262	
NET INCOME (Loss)	48,547,172	48,200,324	-0.7	23,804,752	-50.6	15,831,777	-33.5	-42,138,762	-1,164.7
RESERVE TRANSFERS:									
Transfer to Regular Reserve	22,364,785	21,954,449	-1.8	25,683,831	17.0	34,338,623	33.7	8,889,755	3.6
* All Income/Expense amounts are year-to-date while the related % char	ige ratios are annualized.								
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		Delinguent Loan Infor	mation		1		ı		ı
Return to cover		For Charter :							
06/11/2009		Count of CU :							
CU Name: N/A		Asset Range :							
CO Name. N/A		Asset Nange .	IVA				l		
Peer Group: N/A		Criteria :	Region: I	Nation * Peer Group: All *	State = 'M	O' * Type Included: Fed	erally Insu	red State Credit Union (F	ISCU) *
	Cou	nt of CU in Peer Group :	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
1 to < 2 Months Delinquent	110,901,552	81,689,694	-26.3	91,932,046	12.5	109,568,566		101,305,628	
2 to < 6 Months Delinquent	37,638,284	32,453,141	-13.8	38,121,327	17.5	52,113,518		47,367,360	
6 to 12 Months Delinquent 12 Months & Over Delinquent	11,852,054 3,935,059	8,905,534 5,293,474	-24.9 34.5	7,934,540 2,517,499	-10.9 -52.4	9,734,049 2,290,127		12,622,044 2,370,946	
Total Del Loans - All Types (2 or more Mo)	53,425,397	46,652,149	-12.7	48,573,366	-52.4 4.1	64,137,694			
LOAN DELINQUENCY - BY LOAN TYPE	55,425,597	40,032,149	-12.7	40,373,300	4.1	04,137,094	32.0	02,300,330	-2.0
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	5,177,127	5,832,470	12.7	6,262,645	7.4	7,723,853	23.3	6,166,399	-20.2
2 to < 6 Months Delinquent	3,383,415	3,232,567	-4.5		36.8	5,913,159			
6 to 12 Months Delinquent	563,937	307,290	-45.5			601,917			
12 Months & Over Delinquent	62,460	85,229	36.5	36,017	-57.7	42,830	+		38.8
Total Del Credit Card Lns (2 or more Mo)	4,009,812	3,625,086	-9.6		34.8	6,557,906	+		
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.24	1.13	-8.5		23.8	1.86			
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	8,816,101	13,098,986	48.6	18,841,138	43.8	22,941,616	21.8	23,541,872	2.6
2 to < 6 Months Delinquent	2,031,942	1,126,596	-44.6	2,857,714	153.7	6,588,898			
6 to 12 Months Delinquent	284,076	577,394	103.3	478,526	-17.1	962,599	101.2	1,749,962	81.8
12 Months & Over Delinquent	239,951	134,020	-44.1	0	-100.0	414,499	N/A	463,677	11.9
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	2,555,969	1,838,010	-28.1	3,336,240	81.5	7,965,996	138.8	9,010,694	13.1
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg									
Fixed and Hybrid/Balloons > 5 yrs	0.19	0.13	-33.4	0.23	79.1	0.46	98.7	0.51	10.9
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 years									
1 to < 2 Months Delinquent	1,858,715	1,399,517	-24.7	1,265,884	-9.5	8,723,397		8,202,068	
2 to < 6 Months Delinquent	329,305	405,094	23.0	181,316	-55.2	4,465,502		3,053,095	
6 to 12 Months Delinquent	39,143	44,877	14.6	0	-100.0	535,112		1,072,876	
12 Months & Over Delinquent Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	138,749	18,100	-87.0 -7.7	0	-100.0	5,000,614		0	N/A -17.5
	507,197	468,071	-1.1	181,316	-61.3	5,000,614	2,658.0	4,125,971	-17.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.44	0.09	10.4	0.03	-64.5	0.04	2 422 0	0.72	-14.7
Other Real Estate Fixed Rate/Hybrid/Balloon	0.11	0.09	-16.4	0.03	-64.5	0.04	2,423.0	0.72	-14.7
1 to < 2 Months Delinquent	1,718,367	1,783,993	3.8	3,395,825	90.3	4,103,810	20.8	6,809,805	65.9
2 to < 6 Months Delinquent	626,782	561,380	-10.4	1,172,882	108.9	3,088,528	+		+
6 to 12 Months Delinquent	124,410	196,168	57.7	341,130	73.9	672,346		1,143,932	
12 Months & Over Delinquent	29,740	0	-100.0	16,644	N/A	170,145		224,388	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	780,932	757,548	-3.0		102.1	3,931,019			
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE		,		.,,,,,,,,,,		0,000,000		1,1 00,011	
Fixed/Hybrid/Balloon Loans	0.39	0.27	-31.3	0.44	66.5	0.91	106.1	1.13	23.7
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	2,808,864	2,999,226	6.8	2,478,516	-17.4	3,258,342			
2 to < 6 Months Delinquent	1,027,926	1,119,634	8.9		3.8	1,520,501	30.8		
6 to 12 Months Delinquent	189,754	589,323	210.6	400,372	-32.1	203,517			
12 Months & Over Delinquent	79,156	381,044	381.4	158,877	-58.3	104,791	-34.0		
Total Del Other RE Adj Rate Lns	1,296,836	2,090,001	61.2	1,721,955	-17.6	1,828,809	6.2	2,956,987	61.7
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE	0.04	0.00	90.0	0.00	45.0	0.07	407	0.00	60.4
Adjustable Rate Loans Leases Receivable	0.21	0.39	80.9	0.33	-15.3	0.37	13.7	0.60	62.4
1 to < 2 Months Delinquent	N/A	0		0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	N/A	0		0		0		0	
6 to 12 Months Delinquent	N/A N/A	0		0	N/A	0		0	
12 Months & Over Delinquent	N/A	0		0		0	+		
Total Del Leases Receivable (2 or more Mo)	N/A	0		0		0	_		_
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	0.00		0.00	N/A	0.00			
All Other Loans	747.	3.00	l	3.00		3.00	1	5.00	1
1 to < 2 Months Delinquent	N/A	56,575,502		59,688,038	5.5	62,817,548	5.2	53,336,874	-15.1
2 to < 6 Months Delinquent	N/A	26,007,870		28,323,129		30,536,930			
6 to 12 Months Delinquent	N/A	7,190,482		6,286,272		6,758,558			
12 Months & Over Delinquent	N/A	4,675,081		2,305,961	-50.7	1,557,862			
Total Del All Other Lns (2 or more Mo)	N/A	37,873,433		36,915,362	-2.5	38,853,350	5.2	35,046,807	-9.8
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	1.32		1.32	-0.2	1.38	4.3	1.23	-10.8
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								7. Delinquent Loan In	formation

	l oar	Losses & Bankrupt	cy Informa	ation					$\overline{}$
Return to cover		For Charter :	, -						+
06/11/2009		Count of CU :							
CU Name: N/A		Asset Range :							
or Hamor 1971		/ toods range s							
Peer Group: N/A		Criteria :	Region: I	Nation * Peer Group: All	* State = 'MC)' * Type Included: Fed	erally Insu	red State Credit Union (FISCU) *
	Count o	f CU in Peer Group :	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Cho
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									+
* Total Loans Charged Off	36,877,549	36,773,094	-0.3	44,009,182	19.7	54,550,027	24.0	17,100,176	3 25.4
* Total Loans Recovered	6,260,473	7,028,223	12.3			7,769,660		2,049,756	
* NET CHARGE OFFS (\$\$)	30,617,076	29,744,871	-2.8	 ' ' ' ' ' ' ' ' 		46,780,367	29.2	15,050,420	
***%Net Charge-Offs / Average Loans	0.58	0.54	-6.9			0.81	24.7	1.01	_
								-	
Total Del Loans & *Net Charge-Offs	84,042,473	76,397,020	-9.1	· ' '		110,918,061	30.8	77,410,770	_
Combined Delinquency and Net Charge Off Ratio	1.54	1.38	-10.8	1.50	9.3	1.88	25.0	2.04	8.7
LOAN LOSS SUMMARY BY LOAN TYPE									+-
* Unsecured Credit Card Lns Charged Off	8,645,107	6,916,923	-20.0	8,448,017	22.1	12,139,643	43.7	3,929,676	3 29.5
* Unsecured Credit Card Lns Recovered	922,175	973,432	5.6	, ,		1,473,821	8.1	310,022	
* NET UNSECURED CREDIT CARD C/Os	7,722,932	5,943,491	-23.0	 ' ' ' ' ' ' ' ' ' 		10,665,822	50.6	3,619,654	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.48	1.85	-25.3			3.05		4.19	
* All Other Loans Charged Off	N/A	28,173,551	20.0	32,794,130		38,556,520	1	11,359,010	_
* All Other Loans Recovered	N/A	5,874,375		5,757,811		6,110,152		1,674,918	
* NET ALL OTHER LOAN C/Os	N/A	22,299,176		27,036,319		32,446,368	+	9,684,092	
** Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	0.77		0.95		1.15		1.36	
* Total 1st Mortgage RE Loan/LOCs Charged Off	202,568	319,695	57.8			911,111	10.4	335,196	
* Total 1st Mortgage RE Loans/LOCs Recovered	6.225	6.622	6.4		7,532.1	8,693	-98.3	11,840	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	196,343	313,073	59.5			902,418	181.9	323,356	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE	,	,		,		,		,	
Loans/LOCs	0.01	0.02	49.0	0.02	-3.8	0.05	156.3	0.07	33.5
* Total Other RE Loans/LOCs Charged Off	879,737	1,362,925	54.9	1,941,497	42.5	2,942,753	51.6	1,476,294	100.7
* Total Other RE Loans/LOCs Recovered	96,101	173,794	80.8	166,678	-4.1	176,994	6.2	52,976	19.7
* NET OTHER RE LOANS/LOCs C/Os	783,636	1,189,131	51.7	1,774,819	49.3	2,765,759	55.8	1,423,318	105.8
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.10	0.15	42.9	0.21		0.31	47.4	0.62	2 101.2
* Total Leases Receivable Charged Off	N/A	0		0		0	,	C	
* Total Leases Receivable Recovered	N/A	0		0		0		C	
* NET LEASES RECEIVABLE C/Os	N/A	0		0		0		C	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY	4.740			4.000	44.0	0.400	44.0	750	
Number of Members Who Filed Chapter 7 YTD	4,743	1,165	-75.4	,		2,433		753	
Number of Members Who Filed Chapter 13 YTD	1,176	881	-25.1	1,039		1,738		437	
Number of Members Who Filed Chapter 11 YTD Total Number of Members Bankrupt	N/A 5,919	2.051	-65.3	2,720	-80.0 32.6	4.172	0.0 53.4	1	0.0
Total Number of Members Bankrupt	5,919	2,051	-65.3	2,720	32.6	4,172	53.4	1,191	-/1.3
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	45,131,858	19,733,893	-56.3	28,827,303	46.1	44,898,511	55.7	14,562,386	6 -67.0
* All Loans Charged Off due to Bankruptcy YTD	14,066,101	10,487,328	-25.4	8,563,400	-18.3	12,218,723	42.7	2,339,717	7 -23.4
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	38.14	28.52	-25.2	19.46	-31.8	22.40	15.1	13.68	3 -38.9
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no an	nualizing)								
							8. Loan	Losses & Bankruptcy Ir	ıformatio

		ndirect and Participat	ion Londir	20			1		
Return to cover				ig					
06/11/2009		For Charter :							
		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria ·	Region: N	Nation * Peer Group: All *	State = 'M	IO' * Type Included: Fed	erally Insur	ed State Credit Union (Fl	SCU) *
1971	Count	of CU in Peer Group :			Ctato = II	, po moradou i ou	1	ou otato oroan omon (r	
	- Count								
	December-2005	December-2006	% Cha	December-2007	% Chg	December-2008	% Cha	March-2009	% Chg
INDIRECT LOANS OUTSTANDING			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		77 2119		,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Indirect Loans - Point of Sale Arrangement	345,257,387	602,740,950	74.6	639,876,146	6.2	700,476,136	9.5	697,794,864	-0.4
Indirect Loans - Outsourced Lending Relationship	576,055,395	458,002,070	-20.5		-13.3	387,062,040		434,433,253	12.2
Total Outstanding Indirect Loans	921,312,782	1,060,743,020	15.1		-2.3	1,087,538,176		1,132,228,117	4.1
%Indirect Loans Outstanding / Total Loans	16.67	19.08	14.4		-4.0	18.24		18.85	3.3
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	N/A	22,612,151		23,373,585	3.4	26,565,230	13.7	23.077.782	-13.1
2 to < 6 Months Delinquent	N/A	9,028,061		11,000,985	21.9	12,046,363		9,519,200	-21.0
6 to 12 Months Delinquent	N/A	2,227,508		1,740,217	-21.9	2,304,136		3,182,567	38.1
12 Months & Over Delinquent	N/A	1,179,962		516,328	-56.2	375,037	-27.4	381,182	1.6
Total Del Indirect Lns (2 or more Mo)	N/A	12,435,531		13,257,530	6.6	14,725,536	11.1	13,082,949	-11.2
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	1.17		1.28	9.1	1.35		1.16	-14.7
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	N/A	9,071,653		13,049,602	43.9	15,395,037	18.0	4,328,145	12.5
* Indirect Loans Recovered	N/A	1,457,554		2,051,315	40.7	1,878,214	-8.4	451,532	-3.8
* NET INDIRECT LOAN C/Os	N/A	7,614,099		10,998,287	44.4	13,516,823	22.9	3,876,613	14.7
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	0.77		1.05	36.5	1.27	21.3	1.40	9.8
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion									
of Part. Lns Interests Retained):									
Consumer	N/A	N/A		N/A		N/A		10,519,633	
Real Estate	N/A	N/A		N/A		N/A		18,831,956	
Member Business Loans (excluding C&D)	N/A	N/A		N/A		N/A		3,502,865	
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		N/A		2,486,740	
Commercial Construction & Development	N/A	N/A		N/A		N/A		2,256,965	
Loan Pools	N/A	N/A		N/A		N/A		56,568,053	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	97,070,587	73,125,536	-24.7	54,923,233	-24.9	71,100,039		94,166,212	32.4
%Participation Loans Outstanding / Total Loans	1.76	1.32	-25.1	0.97	-26.2	1.19		1.57	31.5
* Participation Loans Purchased YTD	24,537,152	7,681,961	-68.7	17,406,056	126.6	38,506,117		24,630,854	155.9
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.90	0.34	-62.2	0.78	129.5	1.64	110.4	3.18	93.3
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance									
Outstanding)	N/A	N/A		N/A		N/A		10,882,026	
Participation Loan Interests - Amount Retained (Outstanding) * Participation Loans Sold YTD	N/A	N/A	01.1	N/A	407.0	N/A		5,273,170	40.0
	14,258,369	836,776	-94.1	4,416,558	427.8	4,513,450		983,569	-12.8
** %Participation Loans Sold YTD / Total Assets	0.18	0.01	-94.2	0.06	416.4	0.05	-4.6	0.04	-18.9
WHOLE LOANS PURCHASED AND SOLD:	0.070.400	5.040.004	40.0	040.700	00.0	4 004 005	500.0	0	400.0
*Loans Purchased in Full from Other Financial Institutions YTD	9,072,406	5,210,264	-42.6	210,700	-96.0	1,391,225	560.3	0	-100.0
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.33	0.23	-30.6	0.01	-95.9	0.06	528.0	0.00	-100.0
*Loans, Excluding RE, Sold in Full YTD	0.33 N/A	0.23 N/A	-30.6	0.01	-95.9	0.00		0.00	-100.0 N/A
DELINQUENCY - PARTICIPATION LENDING	IN/A	IN/A		0		U	14/74	U	IN/#A
1 to < 2 Months Delinquent	N/A	2.312.590		1,022,532	-55.8	895,332	-12.4	501,278	-44.0
2 to < 6 Months Delinquent	N/A	2,157,036		1,058,798	-50.9	571,529		366,064	-36.0
6 to 12 Months Delinquent	N/A	1,536,302		575,106	-62.6	225,495		277,443	23.0
12 Months & Over Delinguent	N/A	1,769,177		925,036	-47.7	398,826		337,486	-15.4
Total Del Participation Lns (2 or more Mo)	N/A	5,462,515		2,558,940	-53.2	1,195,850		980,993	-18.0
%Participation Loans Delinguent > 2 Mo / Total Participation Loans	N/A	7.47		4.66	-37.6	1.68		1.04	-38.1
LOAN LOSSES - PARTICIPATION LENDING	IN/A	7.47		7.00	37.0	1.00	55.5	1.04	50.1
* Participation Loans Charged Off	N/A	1,879,796		2,272,931	20.9	1,367,639	-39.8	325,966	-4.7
* Participation Loans Recovered	N/A	131,303		267,446	103.7	426,811	59.6	41,689	-60.9
* NET PARTICIPATION LOAN C/Os	N/A	1,748,493		2,005,485		940,828		284,277	20.9
***%Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	2.05		3.13	52.5	1.49		1.38	-7.8
*Amounts are year-to-date while the related %change ratios are annualized.	1471	2.00		0.10	32.0	1.40	02.0	1.00	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no an	nualizing)								
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								9.IndirectAndParticipation	nLns
								pun	

		Real Estate Loan Info	mation 1						
Return to cover		For Charter :							
06/11/2009		Count of CU	135						
CU Name: N/A		Asset Range :							
								l .	
Peer Group: N/A				lation * Peer Group: All *	State = 'N	O' * Type Included: Fede	erally Insu	red State Credit Union (F	ISCU) *
	Cou	int of CU in Peer Group	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	596,993,595	646,299,359			12.7	876,778,932		926,341,566	
Fixed Rate 15 years or less	364,816,148	358,930,015		, ,	-9.4	344,451,911	6.0		1
Other Fixed Rate	15,669	740,078		1,223,128	65.3	1,793,861	46.7	3,256,694	
Total Fixed Rate First Mortgages	961,825,412	1,005,969,452	4.6	1,054,895,741	4.9	1,223,024,704			
Balloon/Hybrid > 5 years	39,679,103	43,324,528	-		-2.4	48,192,417			
Balloon/Hybrid 5 years or less	328,524,349	385,818,391	17.4	357,126,092	-7.4	476,232,842			
Total Balloon/Hybrid First Mortgages	368,203,452	429,142,919		399,412,456	-6.9	524,425,259		505,126,863	
Adjustable Rate First Mtgs 1 year or less	62,280,264	56,663,020			-8.7	60,696,640		, ,	-6.4
Adjustable Rate First Mtgs >1 year	60,272,148	55,451,484		134,585,192	142.7	57,094,125		, ,	
Total Adjustable First Mortgages	122,552,412	112,114,504			66.2	117,790,765			
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,452,581,276	1,547,226,875	6.5	1,640,608,353	6.0	1,865,240,728	13.7	1,898,870,082	1.8
Other Real Estate Loans									
Closed End Fixed Rate	198,798,096	267,360,684			15.6	390,939,815			-1.3
Closed End Adjustable Rate	564,528	2,860,656		2,909,100	1.7	9,137,683		7,661,541	-16.2
Open End Adjustable Rate (HELOC)	588,822,764	518,156,382		, ,	-8.3	482,165,774		, ,	
Open End Fixed Rate	20,176,502	36,882,185		84,049,663	127.9	39,726,661	-52.7	37,867,703	1
TOTAL OTHER REAL ESTATE OUTSTANDING	808,361,890	825,259,907	2.1	871,345,415	5.6	921,969,933	5.8		
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,260,943,166	2,372,486,782	4.9	2,511,953,768	5.9	2,787,210,661	11.0	2,811,873,489	0.9
RE LOAN SUMMARY (FIX, ADJ):	1 001 501 515	4 0 40 000 000	4.0	4 007 400 405	4.0	4 074 047 404	45.0	4 00 4 000 775	4.0
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) Other RE Fixed Rate	1,001,504,515	1,049,293,980			4.6	1,271,217,121	15.9	, , ,	
	218,974,598	304,242,869			29.2	430,666,476		, ,	
Total Fixed Rate RE Outstanding	1,220,479,113	1,353,536,849		1,490,238,863	10.1	1,701,883,597	14.2		2.7
%(Total Fixed Rate RE/Total Assets) %(Total Fixed Rate RE/Total Loans)	15.83 22.09	17.37 24.35	9.8	18.71 26.33	7.7 8.1	19.96 28.54			+
70(TOTAL FIXED NATE NE/TOTAL LOADS)	22.09	24.33	10.2	20.33	0.1	26.54	0.4	29.10	1.9
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	451,076,761	497,932,895	10.4	543,426,248	9.1	594,023,607	0.2	574,647,307	-3.3
		521,017,038			-8.2	, ,	9.3		
Other RE Adj Rate Total Adj Rate RE Outstanding	589,387,292 1,040,464,053	1,018,949,933		478,288,657 1,021,714,905	0.3	491,303,457 1,085,327,064		489,290,260 1,063,937,567	-0.4
Total Auj Rate RE Outstanding	1,040,464,055	1,010,949,933	-2.1	1,021,714,905	0.3	1,065,327,004	0.2	1,003,937,307	-2.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	N/A		28,226,639		38,270,520	35.6	35,308,666	-7.7
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	N/A	-	0.35		0.45			
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	N/A		3.06		4.08		3.94	
Outstanding Interest Only & Payment Option Other RE/LOCs Loans	N/A	N/A		N/A		N/A	33.2	6,968,928	
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	N/A		15,922,844		16,650,145	4.6	, ,	
Allowance for Loan Losses on all RE Loans	2,899,466	3,615,370		2,702,507	-25.2	6,571,141		7,480,734	
* REAL ESTATE LOANS - AMOUNT GRANTED:	2,000,400	0,010,070	2-7.7	2,7 02,007	20.2	0,071,141	10.1	7,700,704	10.0
* First Mortgages									
* Fixed Rate > 15 years	239,735,453	250,041,643	4.3	263,910,463	5.5	330,942,555	25.4	261,613,808	216.2
* Fixed Rate 15 years or less	69,134,950	65,620,407		68,516,941	4.4	116,047,901	69.4		142.1
* Other Fixed Rate	8,375	, ,	7,186.0	705,746	15.7	906,591	28.5		13.5
* Total Fixed Rate First Mortgages	308,878,778	316,272,253	_	333,133,150	5.3	447,897,047	34.4		+
* Balloon/Hybrid > 5 years	11,865,630	, ,			41.5		-		1
* Balloon/Hybrid 5 years or less	139,219,316		_	116,811,617	2.9	136,384,143			
* Total Balloon/Hybrid First Mortgages	151,084,946	122,121,998			5.6	146,856,258			
* Adjustable Rate First Mtgs 1 year or less	20,454,376	11,763,458			-6.2	21,994,066			
* Adjustable Rate First Mtgs >1 year	14,130,527	11,125,017			66.7	18,615,995			
* Total Adjustable First Mortgages	34,584,903	22,888,475			29.2	40,610,061	-	, ,	1
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	494,548,627	461,282,726			6.6	635,363,366			+
* Amounts are year-to-date while the related %change ratios are annualized.	,,027	,,,2	1	2.,22.,300	2.0	: ::,:::,000		5.55, 5,002	1
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								10. F	RELoans 1

		Real Estate Loan Infor	mation 2	I					1
Return to cover		For Charter :							
06/11/2009		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :		Nation * Peer Group: All *	State = 'M	IO' * Type Included: Fede	rally Insur	ed State Credit Union (F	ISCU) *
	Cou	nt of CU in Peer Group :	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
* OTHER REAL ESTATE (Granted)	December-2005	December-2000	% Crig	December-2007	% Crig	December-2006	% Crig	Warch-2009	% Cng
* Closed End Fixed Rate	127,471,431	137,845,212	8.1	117,895,507	-14.5	132,550,595	12.4	20,417,562	-38.4
* Closed End Adjustable Rate	0	1,130,975		1,236,782	9.4	1,111,608	-10.1	294,431	5.9
* Open End Adjustable Rate (HELOC)	208,318,662	128,406,490		123,952,740	-3.5	116,876,918	-5.7	29,559,044	
* Open End Fixed Rate and Other	6,442,909	20,135,769	212.5	49,920,413	147.9	13,524,904	-72.9	1,540,189	-54.4
* TOTAL OTHER REAL ESTATE GRANTED	342,233,002	287,518,446			1.9	264,064,025	-9.9	51,811,226	
* TOTAL RE (FIRST AND OTHER) GRANTED	836,781,629	748,801,172			4.8	899,427,391	14.6	410,989,728	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	16.68	21.41	28.4	23.05	7.6	25.82	12.0	45.89	77.7
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	179,883,825	148,491,379		139,909,296	-5.8	151,784,993	8.5	211,802,889	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) AMT of Mortgage Servicing Rights	36.37 2,996,460	32.19 3,019,052	-11.5 0.8		-11.6 -8.9	23.89 2,430,031	-16.0 -11.7	58.97 2,707,337	
Outstanding RE Loans Sold But Serviced	478,090,692	532,653,243			6.7	612,050,055	7.7	758,109,315	
% (Mortgage Servicing Rights / Net Worth)	0.34	0.33	-3.2		-9.8	0.26	-13.3	0.30	
MISC. RE LOAN INFORMATION	3.04	3.00	0.2	3.50	0.0	3.20	.0.0	3.50	10.7
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,068,586,746	1,033,613,597	-3.3	1,035,560,975	0.2	1,135,540,988	9.7	1,092,950,464	-3.8
R.E. Lns also Mem. Bus. Lns	31,114,544	31,195,414	0.3		100.5	96,679,730	54.6	118,946,559	
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		N/A		5,844,150		17,227,720	
Modified Other RE Loans	N/A	N/A		N/A		423,570		1,098,753	
Total Modified First and Other RE Loans	N/A	N/A		N/A		6,267,720		18,326,473	
Modified RE Loans Also Reported as Business Loans	N/A	N/A		N/A		0		1,896,412	N/A
DELINQUENT R.E. LOANS > 2 MOS	0.555.000	4 000 040	00.4	0.000.040	04.5	7.005.000	400.0	9,010,694	40.4
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,555,969 507,197	1,838,010 468,071	-28.1 -7.7	3,336,240 181,316	81.5 -61.3	7,965,996 5,000,614	138.8	4,125,971	13.1 -17.5
Other R.E. Fixed Rate	780,932	757,548	-3.0		102.1	3,931,019		4,783,377	
Other R.E. Adj. Rate	1,296,836	2.090.001	61.2		-17.6	1,828,809	6.2	2,956,987	61.7
TOTAL DEL R.E. > 2 MOS	5,140,934	5,153,630	0.2		31.4	18,726,438	176.6	20,877,029	
DELINQUENT 1 TO < 2 MOS		i i							
First Mortgage	10,674,816	14,498,503	35.8	20,107,022	38.7	31,665,013	57.5	31,743,940	0.2
Other	4,527,231	4,783,219	5.7	5,874,341	22.8	7,362,152	25.3	10,058,415	36.6
Total Del R.E. 1 to < 2 Mos	15,202,047	19,281,722	26.8	25,981,363	34.7	39,027,165	50.2	41,802,355	
Total Del R.E. Loans > 1 Mos	20,342,981	24,435,352	20.1	32,751,530	34.0	57,753,603	76.3	62,679,384	8.5
RE LOAN DELINQUENCY RATIOS	2.22	4.00		4.00		0.07	50.0	0.00	
% R.E. Loans dq > 1 Mos	0.90	1.03 0.22	14.5 -4.5	1.30	26.6	2.07	58.9	2.23	
% R.E. Loans dq > 2 Mos REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS	0.23	0.22	-4.5	0.27	24.1	0.67	149.3	0.74	10.5
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		N/A		1,061,655		2,949,985	177.9
Modified Other RE Loans > 2 Mo Del	N/A	N/A N/A		N/A		1,001,000		2,949,965	
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		N/A		1,061,655		3,078,153	
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and									
Other RE	N/A	N/A		N/A		16.94		16.80	
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		N/A		0		171,116	N/A
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A		N/A		0.00		9.02	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	IN/A	IN/A		N/A		0.00		9.02	IN/A
* Total Real Estate Loans Charged Off	1,082,305	1,682,620	55.5	2,767,035	64.4	3,853,864	39.3	1,811,490	88.0
* Total Real Estate Lns Recovered	102,326	180,416			272.5	185,687	-72.4	64,816	
* NET Total Real Estate Loan C/Os	979,979	1,502,204	53.3		39.5	3,668,177	75.1	1,746,674	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.05	0.06	43.7	0.09	32.3	0.14	61.4	0.25	
* Total 1st Mortgage Lns Charged Off	202,568	319,695				911,111	10.4	335,196	
* Total 1st Mortgage Lns Recovered	6,225	6,622			7,532.1	8,693		11,840	
* NET 1st MORTGAGE LN C/Os	196,343	313,073	59.5	320,139	2.3	902,418	181.9	323,356	43.3
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.02	49.0	0.02	-3.8	0.05	156.3	0.07	33.5
* Total Other RE Lns Charged Off	879,737	1,362,925			-3.6 42.5	2,942,753	51.6	1,476,294	
* Total Other RE Lns Recovered	96,101	173,794				176,994	6.2	52,976	
* NET OTHER RE LN C/Os	783,636	1,189,131	51.7		49.3	2,765,759	55.8	1,423,318	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.10					0.31	47.4	0.62	
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	or no annualizing)								
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								11. R	RELoans 2

	N.	lambar Businasa Lasa I	nformation		1		1		1
Detura to cours	IV.	lember Business Loan I							-
Return to cover		For Charter :							
06/11/2009		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria ·	Region: Nat	tion * Peer Group: All	* State = 'N	//O' * Type Included: Fed	derally Insi	red State Credit Union	(FISCU) *
Total Group.	Cour	t of CU in Peer Group :		ion reci Group. Air		no Type moladed. Tel		area otate orean omon	(1.000)
	0001	it of oo in f cer Group .	I WA						
	December-2005	December-2006	% Cha	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
BUSINESS LOANS	2000200	200020.	/s G.i.g	2000201	,, cg	2000	/0 U.I.g		70 0.1.9
Member Business Loans (NMBLB) \1	21,085,830	37,475,059	77.7	66,557,172	77.6	114,517,398	72.1	122,371,566	6.9
Purchased Business Loans or Participations to Nonmembers (NMBLB) \1	14,654,531	2,517,274		14,024,848		14,348,837	2.3	15,623,028	+
Total Business Loans (NMBLB) \1	35,740,361	39,992,333		80,582,020		128,866,235		137,994,594	+
Unfunded Commitments \1	2,653,323	3,380,213	27.4	7,196,221	112.9	3,909,216		3,167,337	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS	2,000,020	0,000,210		7,100,221	112.0	0,000,210		0,101,001	10.0
\1	33,087,038	36.612.120	10.7	73,385,799	100.4	124,957,019	70.3	134,827,257	7.9
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total	,,			-,,		, ,-		- ,- , -	
Assets) \1	0.43	0.47	9.5	0.92	96.1	1.47	59.0	1.47	0.4
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans	402	502	24.9	850	69.3	1,073	26.2	1,069	-0.4
Number of Outstanding Purchased Business Loans or Participation									
Interests to Nonmembers	27	21	-22.2	50	138.1	61	22.0	61	0.0
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development (NMBLB) \1	3,482,875	1,758,215	-49.5	4,564,040	159.6	3,640,995	-20.2	4,415,938	21.3
Number of Outstanding Construction and Development Loans	12	9	-25.0	30	233.3	33	10.0	31	-6.1
Unsecured Business Loans \1	149,918	784,276	423.1	1,494,599	90.6	532,062	-64.4	636,061	19.5
Number of Outstanding Unsecured Business Loans	34	63	85.3	313	396.8	243	-22.4	243	0.0
Purchased or Participation Interest to Members (NMBLB) \1	0	0	N/A	0	N/A	0	N/A	C	N/A
Number of Outstanding Purchased Business Loans or Participation									
Interests to Members	0	0	N/A	0		0	,,, .	C	N/A
Agricultural Related (NMBLB) \1	0	0		0		236,997	N/A	222,731	-6.0
Number of Outstanding Agricultural Related Loans	0	0	N/A	0	N/A	5	N/A	5	0.0
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MbI (NMBLB) Granted YTD \1	13,758,013	21,998,967	59.9	48,389,576		60,832,307	25.7	13,789,632	
* Purchased or Participation Interests to Nonmembers (NMBLB) \1	4,791,439	865,574	-81.9	3,318,902	283.4	2,700,795	-18.6	179,122	-73.5
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent	0	203,677	N/A	1,088,831	434.6	2,053,040		3,122,498	
2 to < 6 Months Delinquent	0	7,838		137,207	· '	514,614		1,780,501	246.0
6 to 12 Months Delinquent	0	0		0		249,075		33,179	
12 Months & Over Delinquent	0	0	N/A	0	,	0	,,,	C	N/A
Total Del Loans - All Types (2 or more Mo)	0	7,838	N/A	137,207	1,650.5	763,689	456.6	1,813,680	137.5
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.00	0.58	N/A	1.67	189.2	2.25		3.66	
% MBL > 2 Months Delinquent (Reportable delinquency)	0.00	0.02	N/A	0.19	773.3	0.61	226.9	1.35	120.1
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	0	0		7,519	N/A	432,373		362,923	
*Total MBL Recoveries	0	0	N/A	0	N/A	0	N/A	С	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	31,114,544	31,195,414		62,546,638		96,679,730		118,946,559	
* Business Loans and Participations Sold	1,774,472	1,199,974		3,236,300		2,025,113		198,880	
SBA Loans Outstanding	858,000	846,420		2,132,907	152.0	2,839,923		3,192,042	
Number of SBA Loans Outstanding	1	1	0.0	7	600.0	16	128.6	20	25.0
RISK BASED NET WORTH (RBNW):	25 504 607	F4 000 070	50.0	00 500 071	40.7	400 000 015	64.4	400 000 110	
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	35,521,307	54,202,872	52.6	80,590,271	48.7	129,869,615	61.1	138,229,116	6.4
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	4,407,289	4 EE4 OE4	2.2	0 247 420	92.4	5,575,622	22.0	4 460 700	25.0
RE Loans also Reported as Qualifying MBLS for RBNW	, ,	4,551,251	3.3	8,347,439		102,818,747		4,168,729 103,988,245	+
1/ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;	18,013,217	24,954,339	38.5	33,954,488	36.1	102,818,747	202.8	103,988,245	1.1
									1
* Amounts are year-to-date and the related % change ratios are annualized.									12 MDI -
									12. MBLs

	Inve	stments, Cash, & Cash	Equivale	nts					
Return to cover		For Charter :	N/A						
06/11/2009		Count of CU:	135						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All *	State = 'N	IO' * Type Included: Fed	erally Insu	red State Credit Union (FISCU) *
	Count	of CU in Peer Group :				.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		(1
							21.21		
INVESTMENT. CASH ON DEPOSIT AND CASH EQUIVALENTS	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
INVESTMENT, SACTION DELICATION DE GARAGE									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	33,613,270	32,059,604	-4.6	38,983,786	21.6	13,693,151	-64.9	43,671,797	218.9
Held to Maturity 1-3 yrs	65,217,455	64,104,371	-1.7	36,494,672	-43.1	17,882,797	-51.0	36,209,152	102.5
Held to Maturity 3-5 yrs	32,935,904	27,858,997	-15.4	26,520,783	-4.8	15,719,328	-40.7	68,681,462	336.9
Held to Maturity 5-10 yrs	3,603,656	2,742,675	-23.9	3,259,902	18.9	6,477,623	98.7	10,240,541	58.1
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	9,828,625	251,375	-97.4	249,549	-0.7	2,025,802	711.8	1,461,956	-27.8
TOTAL HELD TO MATURITY	145,198,910	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1	160,264,908	187.2
Available for Sale < 1 yr	227,099,926	177,168,203	-22.0	109,592,136	-38.1	111,908,859	2.1	157,089,402	40.4
Available for Sale 1-3 yrs	287,848,778	180,814,761	-37.2	122,905,098	-32.0	182,492,272		224,172,542	
Available for Sale 3-5 yrs	76,966,529	101,788,984	32.3	208,755,715	105.1	310,902,373	48.9	333,351,246	
Available for Sale 5-10 yrs	23,039,891	24,432,842	6.0	38,131,537	56.1	64,172,822	68.3	53,758,025	<u> </u>
Available for Sale 3-10 yrs	N/A	N/A	0.0	N/A	00	N/A	00.0	N/A	
Available for Sale > 10 yrs	2,140,310	4,520,240	111.2	14,312,333	216.6	12,986,478	-9.3	19,464,183	
TOTAL AVAILABLE FOR SALE	617,095,434	488,725,030	-20.8	493,696,819	1.0	682,462,804	38.2	787,835,398	
	,	,		,,				,	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0		0	N/A	0	N/A	0	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	14,405,211	0.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0		0	N/A	0	N/A	0	
TOTAL TRADING	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	14,405,211	0.0
Other levestments Ave	744 774 700	054.405.004	45.4	054 004 400	44.7	0.40.000.000	0.0	4 000 040 700	40.4
Other Investments < 1 yr	741,771,709	854,105,931	15.1	954,094,409	11.7	946,936,906		1,386,342,739	
Other Investments 1-3 yrs	204,907,624	232,998,948	13.7	202,228,727	-13.2	291,395,522	44.1	301,143,043	-
Other Investments 3-5 yrs	40,160,934	45,712,314	13.8	59,554,431	30.3	78,733,609	32.2	47,307,571	-39.9
Other Investments 5-10 yrs	4,731,333	20,185,311	326.6	2,040,000	-89.9	2,384,568	16.9	4,671,693	
Other Investments 3-10 yrs	N/A	N/A	07.0	N/A	450.0	N/A	407.7	N/A	
Other Investments > 10 yrs	1,191,497	25,800	-97.8	65,502	153.9	195,002	197.7	1,096,364	
TOTAL Other Investments	992,763,097	1,153,028,304	16.1	1,217,983,069	5.6	1,319,645,607	8.3	1,740,561,410	31.9
MATURITIES:				_					
Total Investments < 1 yr	1,002,484,905	1,063,333,738	6.1	1,102,670,331	3.7	1,072,538,916	-2.7	1,587,103,938	48.0
Total Investments 1-3 yrs	557,973,857	477,918,080	-14.3	361,628,497	-24.3	491,770,591	36.0	561,524,737	14.2
Total Investments 3-5 yrs	150,063,367	175,360,295	16.9	294,830,929	68.1	405,355,310		449,340,279	10.9
Total Investments 5-10 yrs	31,374,880	47,360,828	51.0	61,365,939	29.6	87,441,710	42.5	83,075,470	-5.0
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	13,160,432	4,797,415	-63.5	14,627,384	204.9	15,207,282	4.0	22,022,503	44.8
Total	1,755,057,443	1,768,770,356	0.8	1,835,123,080	3.8	2,072,313,809	12.9	2,703,066,927	30.4
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		Other Investment Infor	mation						
Return to cover		For Charter :							
06/11/2009		Count of CU :							
CU Name: N/A		Asset Range :							
CO Name. N/A		Asset Kange .	IV/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All *	State = 'MC)' * Type Included: Fede	rally Insure	ed State Credit Union (F	ISCU) *
	Cou	nt of CU in Peer Group :	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
INVESTMENT SUMMARY:									
U.S. GOVERNMENT OBLIGATIONS	7,696,458	12,508,567	62.5	6,219,175	-50.3	9,908,860	59.3	15,775,130	59.2
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		N/A		432,366,708		581,349,766	34.5
Agency/GSE Mortgage-Backed Securities	N/A	N/A		N/A		265,958,806		288,190,590	
TOTAL FEDERAL AGENCY SECURITIES	734,171,136	584,684,155	-20.4	546,518,665	-6.5	698,325,514	27.8	869,540,356	24.5
Privately Issued Mortgage-Related Securities	N/A	N/A		N/A		12,917,274		12,928,135	0.1
Privately Issued Mortgage-Backed Securities	N/A	N/A		N/A		859,315		255,791	-70.2
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		N/A		13,776,589		13,183,926	-4.3
Mutual Funds	h1/A	h1/A		NI/A		N/A		00.045.000	
Mutual Funds Common Trusts	N/A N/A	N/A N/A		N/A N/A		N/A N/A		23,215,960 5,371,263	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	13,729,472	23,822,699	73.5	31,061,951	30.4	28,497,720	-8.3	28,587,223	0.3
MORTGAGE RELATED SECURITIES:	13,729,472	23,022,099	73.5	31,001,931	30.4	20,491,120	-0.3	20,307,223	0.3
Collateralized Mortgage Obligations	32,387,613	30,545,618	-5.7	52,521,346	71.9	90,396,056	72.1	102,971,576	13.9
Commercial Mortgage Backed Securities	2,799,724	8,472,600	202.6	11,694,006	38.0	14,567,361	24.6	17,034,576	
OTHER INVESTMENT INFORMATION:	2,199,124	0,472,000	202.0	11,094,000	30.0	14,307,301	24.0	17,034,570	10.3
Non-Mortgage Related Securities With Embedded Options or Complex									
Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded	-	-		-		<u> </u>		<u> </u>	
Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program									
(703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,752,441,962	1,769,674,743	1.0	1,836,942,090	3.8	2,072,738,089	12.8	2,672,418,840	
Investment Repurchase Agreements	123,259	128,598	4.3	494,472	284.5	550,998	11.4	135,524	-75.4
Borrowing Repurchase Agreements Placed in Investments for Positive	4 500 000		400.0		NI/A	0	NI/A	0	NI/A
Arbitrage Cash on Deposit in Corporate Credit Unions	1,500,000 351,858,955	400,092,014	-100.0 13.7	0 375,894,940	N/A -6.0	427,257,530	N/A 13.7	530,642,109	N/A 24.2
Cash on Deposit in Other Financial Institutions	65,737,052	64,812,011	-1.4	49,193,129	-24.1	131,446,050	167.2	201,216,197	53.1
CUSO INFORMATION	05,757,052	04,012,011	-1.4	49,193,129	-24.1	131,440,030	107.2	201,210,197	55.1
Value of Investments in CUSO	11,898,763	13,366,663	12.3	14,636,865	9.5	15,137,468	3.4	15,625,252	3.2
CUSO loans	1,854,096	1,568,632	-15.4	887,939		231,728	-73.9	159,114	-31.3
Aggregate cash outlays in CUSO	5,221,379	6,253,178	19.8	4,721,346		3,847,005		659,148	
99.49	0,221,070	0,200,170	10.0	1,721,010	21.0	0,017,000	10.0	000,110	02.0
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	37,780,052	41,099,466	8.8	38,475,291		93,279,835		108,800,418	
CREDIT UNION INVESTMENT PROGRAMS	- ,,	, , , , , , ,				, -,		,,	
Mortgage Processing	N/A	19		18	-5.3	21	16.7	25	19.0
Approved Mortgage Seller	N/A	8		8	0.0	9	12.5	9	0.0
Borrowing Repurchase Agreements	N/A	4		3		3		2	-33.3
Brokered Deposits (all deposits acquired through 3rd party)	N/A	2		2		2		2	
Investment Pilot Program	N/A	1		1		1		1	0.0
Investments Not Authorized by FCU Act (SCU only)	N/A	0		0		0		0	
Deposits and Shares Meeting 703.10(a)	N/A	1		0	_	0		0	,
Brokered Certificates of Deposit (investments)	N/A	6		9	50.0	20	122.2	22	10.0
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	Supplemental St	nare Information, Off Ba	lance Shee	t. & Borrowings					
Return to cover	ouppromontal of	For Charter :	•	i, a zoom.i.go					
06/11/2009		Count of CU :							
CU Name: N/A		Asset Range :							
To Namo.		7.000t Hungo	1.07.						1
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All *	State = 'N	O' * Type Included: Fed	erally Insu	red State Credit Union (F	FISCU) *
	Cou	nt of CU in Peer Group :	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	N/A	2,308,768		21,736,747	841.5	15,901,704	-26.8	20,842,484	31.1
Accounts Held by Nonmember Government Depositors	N/A	0		257,464	N/A	213,814		625,153	192.4
Employee Benefit Member Shares	N/A	7,766,879	1	8,850,751	14.0	12,218,141	38.0	12,446,361	1.9
Employee Benefit Nonmember Shares	N/A	0		0	N/A	53	N/A	0	-100.0
529 Plan Member Deposits	N/A	0		289,781	N/A	334,542		541,777	
Non-dollar Denominated Deposits	N/A	0		0	N/A	0		0	N/A
Health Savings Accounts	N/A	194,918		431,846	121.6	1,900,383	340.1	2,952,798	
Dollar Amount of Share Certificates >= \$100,000	N/A	332,815,501		393,681,797	18.3	403,333,999			8.9
Dollar Amount of IRA/Keogh >= \$100,000	N/A	142,710,505		171,262,339	20.0	221,661,308	29.4	256,536,584	15.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money									
Market Accounts	N/A	0	1	0	N/A	0	N/A	0	N/A
SAVING MATURITIES	E 00E 000 (F 001 711		F 000 040		0.407.070		0.007.050.55	
< 1 year	5,385,032,109	5,601,711,282	-	5,830,848,971	4.1	6,197,976,149		6,697,059,002	
1 to 3 years	711,393,942	546,885,983		488,999,555	-10.6	676,709,775		609,054,283	
> 3 years	371,569,316	319,203,622		285,749,545		280,200,822	-1.9	, ,	
Total Shares & Deposits	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3	7,635,196,237	6.7
INSURANCE COVERAGE IN ADDITION TO NCUSIF	N1/A	40		0	40.0	40	44.4	44	40.0
Share/Deposit Insurance in Addition to NCUSIF	N/A	70 700 040		9		10		11	-
Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET UNUSED COMMITMENTS:	N/A	79,768,342		58,818,154	-26.3	29,302,795	-50.2	30,439,034	3.9
	2 426 590	1 451 001	40.4	2 406 070	424.0	2 106 216		CEE E20	70.5
Commercial Real Estate /1 Construction & Land Development (MBL)	2,436,589 N/A	1,451,991 N/A		3,406,070 N/A	134.6	3,196,216 N/A	-6.2	655,538	
Other Unfunded MBL Commitments	216,734	1,928,222		3,790,151	96.6	713,000	-81.2	1,063,502 1,448,297	
	439,085,023	430,876,473		416,048,131	-3.4	367,232,210		426,482,392	
Revolving O/E Lines 1-4 Family Credit Card Line	955,539,084	884,366,792		824,335,112	-3.4	729,272,441	-11.7	837,220,327	
Outstanding LOC	11,649,524	125,899		191,448		15,365,197			
Unsecured Share Draft LOC	120,218,941	125,750,489		113,218,260	-10.0	104,784,709	-7.4	120,341,960	
Overdraft Protection Programs	140,422,629	150,110,013		138,197,802	-7.9	158,167,143	14.4	163,190,756	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A	-1.5	N/A	14.4	2,388,192	
Other Unused Commitments	13,776,167	12,229,197	_	10,921,564	-10.7	12,850,287	17.7	30,597,371	138.1
Total Unused Commitments	1,683,344,691	1,606,839,076		1,510,108,538	-6.0	1,391,581,203	-7.8	1,603,690,634	
%(Unused Commitments / Cash & ST Investments)	155.25	140.54		127.21	-9.5	119.03	-6.4	95.44	
//(Onused Communents / Cash & OT Investments)	133.23	140.04	-3.5	127.21	-3.5	113.03	-0.4	35.44	-13.0
Loans Transferred with Recourse \1	316,403,416	317,614,144	0.4	262,801,132	-17.3	325,686,115	23.9	344,003,321	5.6
Pending Bond Claims	203,465	348,462		460,620	32.2	1,235,713		1,064,286	
Other Contingent Liabilties	0	0.0,.02		0		45,236		2,395,931	
CREDIT AND BORROWING ARRANGEMENTS:		-		-		,		_,,,,,,,,,	-,
Num FHLB Members	17	16	-5.9	15	-6.3	16	6.7	16	0.0
Num FRB Borr. Apps.	4	4	_	3		6		5	+
Num FRB Pre-Pledged	1	1		1		0			
, and the second	-	·				-			
LINES OF CREDIT (Borrowing)					İ				
Total Credit Lines	1,196,679,440	1,277,098,196	6.7	1,330,678,192	4.2	1,471,747,899	10.6	1,508,393,148	2.5
Total Committed Credit Lines	782,181	0	-100.0	0	N/A	18,382,000	N/A	38,382,000	108.8
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		N/A		517,696,202	
Draws Against Lines of Credit	17,880,310	12,245,821	-31.5	42,593,915	247.8	4,837,886	-88.6		
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT									
UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		1,958,000	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		168,509,000	1
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		N/A		582,670,520	1
Amount of Bornaria and Outlierton End and						,	_		.
Amount of Borrowings Subject to Early Repayment at Lenders Option	65,000,000	80,000,000	23.1	105,763,000	32.2	103,000,000	-2.6	107,876,000	4.7
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1/ Included MBL construction and land development prior to 03/31/09.									
			1		1		1	15.SuppShare	OBS&Borr

	Miscell	aneous Information, Pro	arams Se	ervices			1		
Return to cover	Wilscell	For Charter :		SI VICES					
06/11/2009		Count of CU :							
CU Name: N/A		Asset Range :							
To Hallot 1971		/toot range .							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All	State = 'N	IO' * Type Included: Fe	derally Ins	ured State Credit Union (FISCU) *
	Cour	t of CU in Peer Group :	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
MEMBERSHIP:									
Num Current Members	1,198,735	1,183,720	-1.3	1,180,491	-0.3	1,206,588	2.2	1,216,218	0.8
Num Potential Members	16,192,436	22,510,521	39.0	25,214,381	12.0	27,107,762		27,377,104	1.0
% Current Members to Potential Members	7.40	5.26	-29.0	4.68	-11.0	4.45		4.44	-0.2
* % Membership Growth	1.46	-1.25	-185.8	-0.27	78.2	2.21	910.4	3.19	44.4
Total Num Savings Accts	2,115,901	2,141,984	1.2	2,122,237	-0.9	2,154,017	1.5	2,191,134	1.7
EMPLOYEES: Num Full-Time Employees	2.770	2,907	4.9	2,914	0.2	2,956	1.4	2,984	0.9
Num Part-Time Employees Num Part-Time Employees	2,770 427	2,907	-3.7	2,914	8.0	2,956 463	4.3	2,984	-4.3
BRANCHES:	421	411	-3.1	444	6.0	403	4.3	443	-4.3
Num of CU Branches	310	328	5.8	323	-1.5	338	4.6	340	0.6
Num of CUs Reporting Shared Branches	28	26	-7.1	27	3.8	28		28	0.0
Plan to add new branches or expand existing facilities in the next	20	20	-7.1	21	5.0		5.7	20	0.0
12 months	N/A	N/A		N/A		12		10	-16.7
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,726,140,063	2,255,182,541	-17.3	2,226,373,517	-1.3	2,340,798,233	5.1	774,580,999	32.4
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit									
Programs):									
Business Loans	N/A	22		25	13.6	26	4.0	27	3.8
Credit Builder	N/A	N/A		N/A		N/A		9	
Debt Cancellation/Suspension	N/A	1		0	-100.0	3		3	0.0
Direct Financing Leases	N/A	0		0	N/A	0	N/A	0	N/A
Indirect Business Loans Indirect Consumer Loans	N/A	N/A		N/A	04.0	N/A		6	0.0
Indirect Consumer Loans Indirect Mortgage Loans	N/A N/A	33 N/A		41	24.2	41 N/A	0.0	37	-9.8
Interest Only or Payment Option 1st Mortgage Loans	N/A N/A	N/A 7		N/A 7	0.0	N/A	-14.3	6	0.0
Micro Business Loans	N/A N/A	N/A		N/A	0.0	N/A	-14.3	10	0.0
Micro Consumer Loans	N/A	N/A		N/A		N/A		12	
Overdraft Lines of Credit	N/A	62		66	6.5	70	6.1	70	0.0
Overdraft Protection	N/A	65		73	12.3	54		54	0.0
Participation Loans	N/A	34		33	-2.9	38		37	-2.6
Pay Day Loans	N/A	N/A		N/A		N/A		7	
Real Estate Loans	N/A	63		91	44.4	89	-2.2	89	0.0
Refund Anticipation Loans	N/A	N/A		N/A		N/A		2	
Risk Based Loans	N/A	64		62	-3.1	64	3.2	70	9.4
Share Secured Credit Cards	N/A	N/A		N/A		N/A		23	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other									
Programs):									
ATM/Debit Card Program	N/A	86		92	7.0	92	0.0	92	0.0
Business Share Accounts	N/A	N/A		N/A		N/A		31	
Check Cashing	N/A	N/A		N/A		N/A		55	
First Time Homebuyer Program	N/A	N/A		N/A		N/A	1	8	
Health Savings Accounts Individual Development Accounts	N/A	N/A		N/A		N/A	-	9	
In-School Branches	N/A N/A	N/A N/A		N/A N/A		N/A N/A		2	
Insurance/Investment Sales	N/A N/A	11		10	-9.1	17	70.0	26	52.9
International Remittances	N/A N/A	N/A		N/A	-9.1	N/A	70.0	12	34.9
Low Cost Wire Transfers	N/A	N/A		N/A		N/A		60	
MERGERS/ACQUISITIONS:	19/73	14/71		N/A		IN/A		00	
Completed Merger/Acquisition Qualfiying for Business Combo Acctng									
(FAS 141R)	N/A	N/A		N/A		N/A		0	
Adjusted Retained Earnings Obtained through Business									
Combinations	N/A	N/A		N/A		N/A		0	
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed	2./2	.				10.057.00		04 004 670	
Assets (not discounted to PV) * Annualization factor: March = 4; June = 2; September = 4/3; December =	N/A	N/A		N/A		18,057,907	1	21,024,978	16.4
** Amount is year-to-date and the related % change ratio is annualized.	i (or no annualizing)								
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								16.MiscInfoA	ndServices

T		Information Systems & T	achnology	,					
Return to cover		For Charter :		,					
06/11/2009									
		Count of CU:							
CU Name: N/A		Asset Range :	N/A				<u> </u>		L
Peer Group: N/A		Criteria ·	Region: N	lation * Peer Group: All *	State - 'N	IO' * Type Included: Fede	arally Incu	red State Credit Union (F	ISCII) *
100.0.000	Count of CU in Peer Group : N				Ctato = II		1	i da diato di dan di mon (i	1000,
		c. cc co. c.cap .							
	December-2005	December-2006	% Chg	December-2007	% Cha	December-2008	% Cha	March-2009	% Cha
	200020.	2000200	/0 U.i.g	2000200	/v Ug	2000201	/0 G.i.g		/0 G.i.g
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	2	1	-50.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	95	91		89		89		85	
Vendor On-Line Service Bureau	53	48	-9.4	45	-6.3	45	0.0	47	4.4
CU Developed In-House System	0		N/A	1	-75.0	0		0	
Other	3	3	0.0	3	0.0	1	-66.7	2	100.0
Data Processing Conversion Completed in the Last 6 mo. or Planned in the									
Next 12 mo.	N/A	8		10	25.0	6	-40.0	6	0.0
Electronic Financial Services									
Home Banking Via Internet Website	78	82		84	2.4	88		89	
Audio Response/Phone Based	79	79		76		75		74	
Automatic Teller Machine (ATM)	87	84	-3.4	81	-3.6	84	3.7	84	0.0
Kiosk	1	2		1	-50.0	1		2	
Mobile Banking	N/A	N/A		N/A		N/A		2	
Other	3	1	-66.7	1	0.0	2	100.0	1	-50.0
Services Offered Electronically									
Member Application	40	35	-12.5	35		38	8.6	38	
New Loan	59	53		48		50		49	
Account Balance Inquiry	90	91		91	0.0	94		90	
Share Draft Orders	75	68		69		68		66	
New Share Account	24	19		18		20		19	
Loan Payments	83	84		82		87		81	
Account Aggregation	7	4		3	-25.0	8		10	
Internet Access Services	20	10		14	40.0	16		20	
e-Statements	N/A	N/A		N/A		65		68	
External Account Transfers	N/A	N/A		N/A		N/A		12	
View Account History	80	82		83	1.2	90		90	
Merchandise Purchase	9	10	11.1	9	-10.0	8		7	
Merchant Processing Services	N/A	N/A		N/A		N/A		3	
Remote Deposit Capture	N/A	N/A	1	N/A		N/A		2	1
Share Account Transfers	88	91		91	0.0	91		87	
Bill Payment	46	52		58	11.5	62		63	1.6
Download Account History	59	62	_	63				69	
Electronic Cash	3			5		5		5	
Electronic Signature Authentification/Certification	1	1	0.0	1	0.0	3	200.0	1	-66.7
Type of World Wide Website Address									
Informational	18	13		14		11		12	
Interactive	3	6		7		4		4	
Transactional	73	76		77	1.3			83	
Number of Members That Use Transactional Website No Website, But Planning to Add in the Future	289,323	299,845		313,800	4.7	348,364		361,811	3.9
•	10	8	-20.0	6	-25.0	3	-50.0	2	-33.3
Type of World Wide Website Address Planned for Future	_		440				=0.0		=0.0
Informational	7	6		4	-33.3	2		1	
Interactive Transactional	2	1	-50.0	1	0.0	0		0	
Miscellaneous	1	1	0.0	1	0.0	1	0.0	1	0.0
Internet Access	404	125	0.7	404	0.0	122	0.0	400	4.0
FedLine Access	134			121	-3.2			120	
	13	16		19	18.8	20		20	
Process ACH Transactions as Originating Institution Process ACH Transactions as Receiving Institution	55 109	55 105		53 100	-3.6 -4.8	54 100		55 101	
1 100000 AOTT Hansactions as Necessity Institution	109	105	-3.7	100	-4.8	100	0.0	101	1.0
									47:00-
									17.IS&T

Graphs 1

Return to cover

06/11/2009 CU Name: N/A

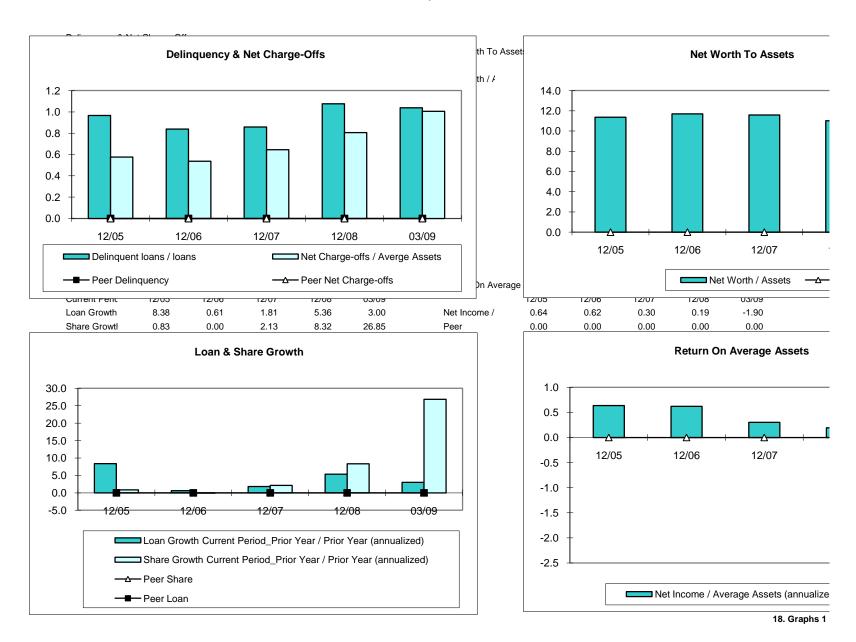
Peer Group: N/A

For Charter : N/A Count of CU : 135 Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria: Credit Union (FISCU) *

Count of CU in Peer Group: N/A



Graphs 2

Return to cover 06/11/2009 CU Name: N/A

For Charter: N/A Count of CU: 135 Asset Range: N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Criteria: Credit Union (FISCU) *

12/05

14.06

Cash & Shor

12/06

14.67

12/07

14.91

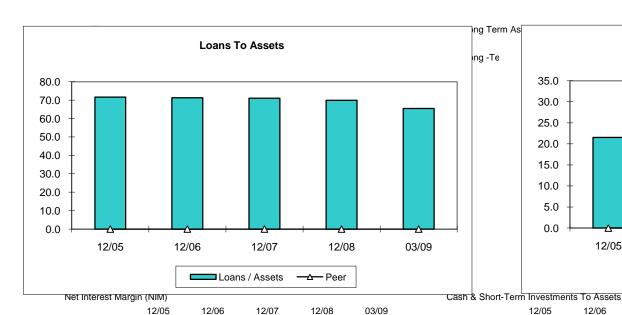
Count of CU in Peer Group: N/A

Peer Group: N/A

NIM=(Net Inte

3.27

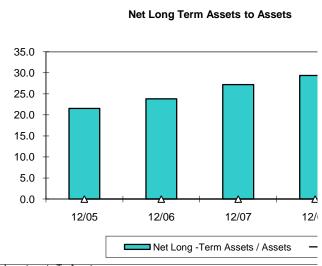
3.21



3.17

3.27

3.17



12/08

13.71

03/09

18.32

0.00 0.00 0.00 0.00 0.00 Peer Peer **Net Interest Margin (NIM)** 3.5 3.0 2.5 2.0 1.5 1.0 0.5 0.0 12/05 12/06 12/07 12/08 03/09 NIM=(Net Interest Income-Interest Expense)/Avg Assets(annualized) —— Peer

